

Information to identify the case:

Debtor 1	Yong In First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-1780
Debtor 2 (Spouse, if filing)	Jenna Jihye Koo First Name Middle Name Last Name	EIN ----- Social Security number or ITIN xxx-xx-7799
United States Bankruptcy Court Eastern District of Virginia		EIN -----
Case number: 20-12611-KHK		Date case filed for chapter 7 11/30/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Yong In	Jenna Jihye Koo
2. All other names used in the last 8 years		
3. Address	13994 New Braddock Rd. Centreville, VA 20121	13994 New Braddock Rd. Centreville, VA 20121
4. Debtor's attorney Name and address	Jeremy Calvin Huang CHADWICK WASHINGTON, et al. 3201 Jermantown Rd. Suite 600 Fairfax, VA 22030	Contact phone 7033521900 Email: jhuang@chadwickwashington.com
5. Bankruptcy trustee Name and address	Janet M. Meiburger The Meiburger Law Firm, P.C. 341 Dial: 866-652-2725 Code: 5661649 1493 Chain Bridge Road, Suite 201 McLean, VA 22101-5726	Contact phone 703-556-9404 Email: trustee@meiburgerlaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office	200 South Washington Street Alexandria, VA 22314 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: December 1, 2020 McVCIS 24-hour case information: Toll Free 1-866-222-8029
7. Meeting of creditors	January 7, 2021 at 10:00 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: March 8, 2021 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	
ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

In re:
Yong In
Jenna Jihye Koo
Debtor(s)

Case No. 20-12611-KHK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: jonesar

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Date Rcvd: Dec 01, 2020

Form ID: 309A

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Yong In, Jenna Jihye Koo, 13994 New Braddock Rd., Centreville, VA 20121-3502
15527278	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040-0000
15527280	+ Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jhuang@chadwickwashington.com	Dec 02 2020 05:31:00	Jeremy Calvin Huang, CHADWICK WASHINGTON, et al., 3201 Jermantown Rd., Suite 600, Fairfax, VA 22030
tr	EDI: BJMMEIBURGER.COM	Dec 02 2020 06:38:00	Janet M. Meiburger, The Meiburger Law Firm, P.C., 341 Dial: 866-652-2725 Code: 5661649, 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
15527271	+ EDI: AMEREXPR.COM	Dec 02 2020 06:38:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15527272	+ EDI: BANKAMER.COM	Dec 02 2020 06:38:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15527273	+ EDI: TSYS2.COM	Dec 02 2020 06:38:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15527274	+ EDI: CAPITALONE.COM	Dec 02 2020 06:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15527275	+ EDI: CITICORP.COM	Dec 02 2020 06:38:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15527276	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 02 2020 05:11:50	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15527277	+ EDI: DISCOVER.COM	Dec 02 2020 06:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15527279	Email/Text: specialhandling@glasserlaw.com	Dec 02 2020 05:31:00	Glasser & Glasser, P.O. Box 3400, Norfolk, VA 23514-0000
15527281	EDI: PRA.COM	Dec 02 2020 06:38:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502-0000
15527282	+ EDI: RMSC.COM	Dec 02 2020 06:38:00	Synchb, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15527283	+ EDI: RMSC.COM	Dec 02 2020 06:38:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0422-9

User: jonesar

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Date Rcvd: Dec 01, 2020

Form ID: 309A

Total Noticed: 17

15527284

EDI: USBANKARS.COM

Dec 02 2020 06:38:00

US Bank/RMS CC, Attn: Bankruptcy, Po Box
5229, Cincinnati, OH 45201-0000

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2020 at the address(es) listed below:

Name	Email Address
Janet M. Meiburger	trustee@meiburgerlaw.com VA41@ecfcbis.com
Jeremy Calvin Huang	on behalf of Joint Debtor Jenna Jihye Koo jhuang@chadwickwashington.com
Jeremy Calvin Huang	on behalf of Debtor Yong In jhuang@chadwickwashington.com
John P. Fitzgerald, III	ustpregion04.ax.ecf@usdoj.gov

TOTAL: 4